

Attachment Q

Declaration of Javaria Williams Keese

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Pursuant to 28 U.S.C. § 1746

I, Javaria Williams Keesee, hereby declare and state as follows:

1. I am a U.S. citizen over the age of eighteen and reside in Dunwoody, Georgia.

2. I have personal knowledge of the following facts, to which I could and would testify to if I were called to testify as a witness.

3. In 2017, I bought a 2015 Chrysler 200 from a U.S. Auto dealership. I financed the purchase with a loan from U.S. Auto. I was told that I could purchase any car I wanted, and I would only pay around \$233 every two weeks to my loan servicer, USASF. I was also told that, if I missed my car note payment, my car would be disabled.

4. In or around January 2020, my car was disabled by USASF. I was at a friend's house and I was unable to leave due to the disable, which was humiliating. I was also unable to get to work that day and I lost \$112.00 in wages due to missing a day of work.

5. USASF also repossessed my car in or around June 14, 2020. I initially thought my car was stolen because my neighbor had alerted me that someone took my car. I called the police to report my car was missing. The police located my car and stated that it was not stolen but repossessed.

6. I was frustrated by this repossession because I had paid my car note for that month. I called USASF and told the representative that I did make my car note payment for the month and my account should be current. The representative checked my account and confirmed they did receive my payment and that my account was current.

7. The representative told me I should go and pick up my car from the tow truck company that was two and a half hours away from me. I told the representative that because it was their mistake they should be the ones to bring back my car. My car was dropped off to my home several days later.

8. This wrongful repossession had a negative impact on me because I had to either take a Lyft/Uber or walk to run my errands. This was particularly dangerous because this was during the coronavirus pandemic. I risked exposing myself to the coronavirus getting in a car with another

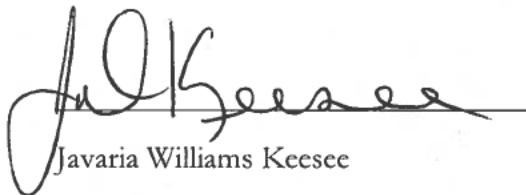
1 person or walking outside with people around. I and my daughter were living with my grandparents
2 at the time and my grandparents were always anxious every time I had to run an errand because I
3 could be exposed to the virus and pass it on to them.

4 9. My grandparents were paranoid of getting the coronavirus. I could tell that the fact
5 that I had to venture out without my car and risked getting exposed to the virus caused them
6 emotional distress which resulted in tension in our household. The whole experience was a
7 nightmare for me and it was caused by U.S. Auto's repossession of my vehicle.

8 I declare under penalty of perjury that the foregoing is true and correct.

9 Executed on 11 28, 2023.

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Javaria Williams Keesee